

3. IMMEDIATELY CONTACT BANKS, CREDIT CARD ISSUERS, AND OTHER CREDITORS

If you discover that accounts have been opened using your identity or that your existing accounts have been tampered with, it is imperative that you promptly contact each creditor to protect your rights. Some rights you have under law have short time limits. Make initial contact by telephone and follow up immediately with written letters and documentation. All information sent to creditors should be sent by certified mail, return receipt requested, and should be sent to the “billing inquiries” address provided by the creditor. You should maintain copies of everything you mail and should always keep for your records the originals of all documentation, such as account statements and police reports. If creditors require additional documentation from you, ask them if they accept the Federal Trade Commission’s (FTC) ID Theft Affidavit. If so, complete an affidavit for each separate creditor using the form and instructions provided. When disputing charges or accounts in writing, you may wish to use the FTC’s dispute letter examples. As previously noted, you should also be prepared to provide creditors with copies of all police reports generated concerning the theft. For more information on the federal laws that may protect you and the time limitations and requirements of those laws, contact the FTC at 1-877-IDTHEFT or visit the FTC’s website at www.ftc.gov.

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